

IN THE CLAIMS

Please amend the claims as indicated in the following listing of claims, which replaces all prior listings of claims.

Claims 5-28 (canceled).

29. (new) An e-commerce system for payments over the internet comprising:
- a. at least one shopper capable of purchasing goods or services online;
 - b. at least one merchant capable of selling goods or services online; and
 - c. a third party payment solutions merchant capable of completing an online transaction between said shopper and said merchant without said shopper using a credit card, debit card, or bank account for said online transaction.
30. (new) A method of providing electronic accounts for at least one online shopper for online transactions comprising:
- a. electronically generating and storing at least one set of internet standard of value on a server of a third party payment solutions merchant;
 - b. assigning each set of internet standard of value a fixed value; and
 - c. printing each set of internet standard of value and said corresponding said fixed value onto paper or plastic cards for creating electronic accounts for online transactions.

31. (new) The method of claim 30 further comprising offering at least one said card for sale at a wholesale store, retail store, gas station, cyber cafe or other public place for purchase by prospective online shoppers.

32. (new) The method of claim 31 further comprising:

- a. providing log-in capability for an online shopper for accessing a website of a third party payment solutions merchant;
- b. providing registration capability for said online shopper to be registered as a user of said third party payment solutions merchant website;
- c. providing creation and storage capability of a personalized online shopper electronic account on said server;
- d. providing capability for electronically depositing positive value from at least one said card for creating a positive balance in said online shopper electronic account; and
- e. rendering waste at least one pre-paid card which value has been used to create a positive balance to an online shopper electronic account.

33. (new) A method of registering at least one online merchant with a third party payment solutions merchant for selling goods or services to at least one online shopper without a credit card, debit card, or bank account comprising:

- a. providing log-in capability for an online merchant to log onto a third party payment solutions merchant website or server;
- b. providing registration capability for said online merchant to be registered as an online merchant and create a personalized online merchant electronic account;
- c. providing capability for displaying a payment logo of said third party payment solutions merchant on a website of said online merchant for indicating to an online shopper an option for making payment online without a credit card, debit card, or bank account.

34. (new) The method of claim 32 further comprising providing capability for said online shopper for making an online payment from said online shopper electronic account without using a credit card, debit card, or bank account by clicking on a payment logo of said third party payment solutions merchant on a registered online merchant website.

35. (new) The payment system of claim 29, wherein said online transaction between said online shopper and said online merchant is electronically recorded in real time.

36. (new) The method of claim 32 further comprising providing capability for electronically reducing said positive balance in said online shopper electronic account by an

amount and electronically depositing said amount into at least one registered online merchant electronic account.

37. (new) The method of claim 32 further comprising providing capability for electronically adding an amount to said online shopper electronic account from a second said card comprising a fixed value to create a second positive balance in said online shopper electronic account.

38. (new) The method of claim 33 further comprising providing capability for adding funds to said online merchant electronic account by electronically withdrawing a positive value from an online shopper electronic account and electronically depositing said positive value into said online merchant electronic account.

39. (new) The method of claim 38 further comprising debiting a positive value to said online merchant electronic account by a third party payment solutions merchant and paying said positive value to a registered online merchant and optionally subtracting out fees.

40. (new) The method of claim 34, wherein personal or confidential information of said online shopper is not disclosed.

41. (new) The method of claim 40, wherein personal or confidential information is bank account, credit card, debit card, birth date, or social security number information.
42. (new) The method of claim 38, wherein said withdrawing and depositing is capable of being performed with any positive value and no minimum transaction amount limit is required.
43. (new) The method of claim 39, wherein said debiting and paying is capable of being performed with any positive value and no minimum transaction amount limit is required.
44. (new) The method of claim 30, wherein said internet standard of value is represented by 20 alpha numeric characters and wherein said fixed value is represented by \$10, \$50, \$100, \$500, \$1000 or higher or in foreign currency equivalence.